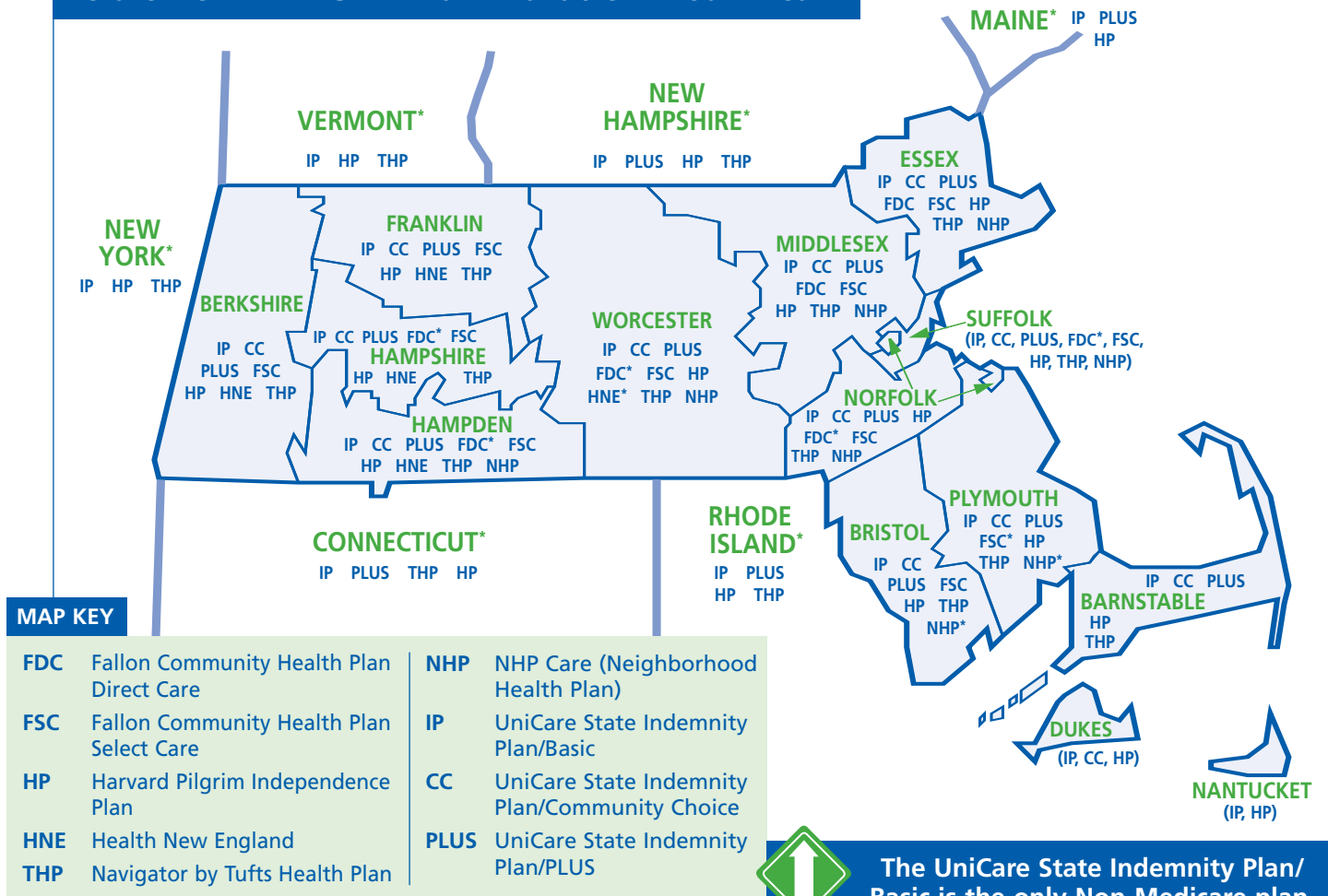


## Weigh Your Options During Annual Enrollment

- Determine which plans you are eligible for: See the map below for Non-Medicare Plans and page 9 for Medicare plan locations. See each health plan page for eligibility details.
- Review the health plan pages 16-30 for an overview of your health plan options, their structure, and most frequently used service co-pays and deductibles. Weigh the following:
  - Are there out-of-network benefits and do you need them?
  - Do you prefer having a Primary Care Physician who is required to coordinate your care?
  - Monthly rates (see pages 11-12 and 14).

- Contact the health plans you are considering to find out:
  - Information on other health plan benefits, such as mental health, hearing aids, weight loss programs and more that are not described in this guide
  - If your doctors and hospitals are in the network
  - Which co-pay tiers your doctors and hospitals are in (only applies to Non-Medicare plans)
- Attend a GIC health fair and see the GIC's website for additional information (See pages 34 and 35).

### Is the NON-MEDICARE Plan Available in Your Area?



\* Plans may not be available in every city and town in this county or state. Call the plans for their specific city and town coverage.



The UniCare State Indemnity Plan/Basic is the only Non-Medicare plan offered by the GIC available throughout the United States and out of the country.



### Medicare Part D Prescription Drug Reminders and Warnings

For most GIC Medicare enrollees, the drug coverage you currently have through your GIC health plan is a better value than the federal Medicare Part D drug plans being offered. Therefore, you should not enroll in a federal Medicare drug plan.

- A “Creditable Coverage Notice” is in your plan handbooks and is also available on our website. It provides proof that you have comparable or better coverage than Medicare Part D. If you should later enroll in a Medicare drug plan because of changed circumstances, you must show this notice to the Social Security Administration to avoid paying a penalty. Keep this notice with your important papers.
- If you are a member of one of our Medicare Advantage plans (Fallon Senior Plan and Tufts Health Plan Medicare Preferred), your plan automatically includes Medicare Part D coverage. If you enroll in another Medicare Part D drug plan, the Centers for Medicare and Medicaid Services will automatically disenroll you from your GIC Medicare Advantage health plan, which will result in the loss of your GIC coverage.
- If you have limited income and assets, the Social Security Administration offers help paying for Medicare prescription drug coverage; this may be the one case where signing up for a Medicare Part D plan may work for you. Help is available on-line at [www.ssa.gov](http://www.ssa.gov) or by phone at 1.800.772.1213.

### Multi-Tier Drug Co-payment Structure

All GIC health plans provide benefits for prescription drugs using a three-tier co-payment structure in which your co-payments vary depending on the particular drug dispensed. The following descriptions will help you understand your prescription drug co-payment levels. Contact plans you are considering with questions about your specific medications. *See pages 16-30 for the corresponding co-payment information.*

**Tier 1 (Generics):** This tier is primarily made up of generic drugs, although some brand name drugs may be included. Generic drugs have the same active ingredients in the same dosage form and strength as their brand name counterparts. They cost less because they do not have the same marketing and research expenses as brand name drugs.

**Tier 2 (Preferred Brand Name):** This tier is primarily made up of brand name drugs, selected based on reviews of the relative safety, effectiveness and cost of the many brand name drugs on the market. Costly generics may also be included.

**Tier 3 (Non-Preferred Brand Name):** This tier is primarily made up of brand name drugs not included in Tier 1 or Tier 2. They have generic or brand alternatives in Tiers 1 or 2.

### Prescription Drug Programs

Some GIC plans, including the UniCare State Indemnity Plans’ prescription drug program managed by Express Scripts, have the following programs to encourage the use of safe, effective and less costly prescription drugs. Contact plans you are considering to find out details about these programs:

**Step Therapy** – This program requires the use of effective, less costly drugs before more expensive alternatives will be covered.

**Mandatory Generics** – When filling a prescription for a brand name drug for which there is a generic equivalent, you will be responsible for the cost difference between the brand name drug and the generic, plus the generic co-pay.

**Specialty Drug Pharmacies** – If you are prescribed specialty medications, primarily injectable drugs for conditions such as hepatitis C, rheumatoid arthritis, infertility, and multiple sclerosis, you’ll need to use a specialized pharmacy which can provide you with 24-hour clinical support, education and side effect management. Medications are delivered to your home or to your doctor’s office.



### Tip for Reducing Your Prescription Drug Costs

**Use Mail Order:** Are you taking prescription drugs for a long-term condition, such as asthma, high blood pressure, allergies, or high cholesterol? Switch your prescription from a retail pharmacy to mail order. It can save you money – up to one co-pay every three months. *See pages 16-30 for co-pay details.* Once you begin mail order, you can conveniently order refills by phone or Internet. Contact your plan for details.

## Plan Overview

## Benefits Effective July 1, 2008

- **Primary Care Physician Office Visit**  
100% after \$10 per visit; 100% pediatric wellness visit
- **Specialist Physician Office Visit**  
100% after \$15 per visit
- **Outpatient Mental Health and Substance Abuse Care**  
100% after \$10 per visit
- **Inpatient Hospital Care – Medical**  
*(maximum four co-pays per person per calendar year; waived if readmitted within 30 days in the same calendar year)*  
100% after \$200 per admission
- **Outpatient Surgery**  
100% after \$100 per occurrence  
*(maximum four co-pays annually per person)*
- **Emergency Room**  
100% after \$75 per visit *(waived if admitted)*

| Retail up to<br>30-day supply: | Mail Order up to<br>90-day supply: |
|--------------------------------|------------------------------------|
| Tier 1: \$10                   | Tier 1: \$20                       |
| Tier 2: \$25                   | Tier 2: \$50                       |
| Tier 3: \$40                   | Tier 3: \$90                       |

## FALLON COMMUNITY HEALTH PLAN SELECT CARE

### Plan Overview

Fallon Community Health Plan Select Care is an HMO that requires members to select a Primary Care Physician (PCP) to manage their care. With an HMO, you receive care through the plan's network of doctors, hospitals, and other providers. There are no out-of-network benefits, with the exception of emergency care. Members pay lower co-pays when they see Tier 1 or Tier 2 physicians. Contact the plan to see if your provider is in the network and how he/she is rated.

### Benefits Effective July 1, 2008

*Fallon Community Health Plan tiers network physicians based on quality and cost efficiency standards.*

#### ■ Primary Care Physician Diagnostic Office Visit

- ★★★ Tier 1 (excellent): 100% after \$10 per visit
- ★★ Tier 2 (good): 100% after \$15 per visit
- ★ Tier 3 (standard): 100% after \$25 per visit

#### ■ Primary Care Physician Wellness Office Visit

- ★★★ Tier 1 (excellent): 100% after \$10 per visit;  
100% after \$0 pediatric visit
- ★★ Tier 2 (good): 100% after \$15 per visit;  
100% after \$5 pediatric visit
- ★ Tier 3 (standard): 100% after \$25 per visit;  
100% after \$10 pediatric visit

#### ■ Specialist Office Visit

- ★★★ Tier 1 (excellent): 100% after \$15 per visit
- ★★ Tier 2 (good): 100% after \$25 per visit
- ★ Tier 3 (standard): 100% after \$35 per visit

#### ■ Outpatient Mental Health and Substance Abuse Care: 100% after \$15 per visit

#### ■ Inpatient Hospital Care – Medical

*(maximum four co-pays per person per calendar year; waived if readmitted within 30 days in the same calendar year)*  
100% after \$250 per admission

#### ■ Outpatient Surgery

100% after \$125 per occurrence  
*(maximum four co-pays annually per person)*

#### ■ Emergency Room

100% after \$75 per visit *(waived if admitted)*

### Prescription Drug Co-payments

| Retail up to<br>30-day supply: | Mail Order up to<br>90-day supply: |
|--------------------------------|------------------------------------|
| Tier 1: \$10                   | Tier 1: \$20                       |
| Tier 2: \$25                   | Tier 2: \$50                       |
| Tier 3: \$40                   | Tier 3: \$90                       |

### Eligibility

Employees, Retirees, Retired Municipal Teachers (RMTs), Elderly Governmental Retirees (EGRs), Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.

### Service Area

Fallon Community Health Plan Select Care is available in the following Massachusetts counties:

|           |           |
|-----------|-----------|
| Berkshire | Hampshire |
| Bristol   | Middlesex |
| Essex     | Norfolk   |
| Franklin  | Suffolk   |
| Hampden   | Worcester |

Fallon Community Health Plan Select Care is *partially* available in the following Massachusetts county:

Plymouth

*The plan may not be available in every city and town in this county. Contact the plan for details.*

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

#### Fallon Community Health Plan

1.866.344.4442

[www.fchp.org](http://www.fchp.org)

## HARVARD PILGRIM INDEPENDENCE PLAN

### Plan Overview

The Harvard Pilgrim Independence Plan, administered by Harvard Pilgrim Health Care, is a PPO plan that does not require members to select a Primary Care Physician (PCP). The plan offers you a choice of using network providers and paying a co-payment, or seeking care from an out-of-network provider for 80% coverage of reasonable and customary charges, after you pay a deductible. Members pay lower office visit co-pays when they see Tier 1 or Tier 2 physicians. Contact the plan to see if your provider is in the network and how he/she is rated.

### In-Network Benefits Effective July 1, 2008

- **Primary Care Physician Office Visit**  
*(Internal medicine, family practice and pediatrics)*  
100% after \$15 per visit
- **Specialist Physician Office Visit**  
*Harvard Pilgrim Health Care tiers the following Massachusetts specialists based on quality and cost efficiency standards: Allergists, Cardiologists, Dermatologists, Endocrinologists, Gastroenterologists, General Surgeons, Neurologists, Obstetrician/Gynecologists, Ophthalmologists, Orthopedic Specialists, Otolaryngologists (ENTs), and Rheumatologists.*
  - ★★★ Tier 1 (excellent): 100% after \$15 per visit
  - ★★ Tier 2 (good): 100% after \$25 per visit
  - ★ Tier 3 (standard): 100% after \$35 per visit
- **Out-of-State Primary Specialist Office Visit**  
100% after \$25 per visit
- **Outpatient Mental Health and Substance Abuse Care**  
100% after \$15 per individual visit
- **Inpatient Hospital Care – Medical**  
*(maximum four co-pays per person per calendar year; waived if readmitted within 30 days in the same calendar year)*  
100% after \$300 per admission
- **Outpatient Surgery**  
100% after \$100 per occurrence *(maximum four co-pays per person per calendar year)*
- **Emergency Room**  
100% after \$50 per visit *(waived if admitted)*

#### Prescription Drug Co-payments

| Retail up to<br>30-day supply: | Mail Order up to<br>90-day supply: |
|--------------------------------|------------------------------------|
| Tier 1: \$10                   | Tier 1: \$20                       |
| Tier 2: \$20                   | Tier 2: \$40                       |
| Tier 3: \$40                   | Tier 3: \$90                       |

### Eligibility

Employees, Retirees, Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.



### Service Area

The Harvard Pilgrim Independence Plan is available in the following Massachusetts counties:

|            |           |
|------------|-----------|
| Barnstable | Hampshire |
| Berkshire  | Middlesex |
| Bristol    | Nantucket |
| Dukes      | Norfolk   |
| Essex      | Plymouth  |
| Franklin   | Suffolk   |
| Hampden    | Worcester |

The plan is also available in the following other states:

|               |              |
|---------------|--------------|
| Connecticut   | New York     |
| Maine         | Rhode Island |
| New Hampshire | Vermont      |

*Coverage may not be available in every city and town in these states; contact the plan for more specific coverage information.*

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

**Harvard Pilgrim Health Care**  
1.800.542.1499  
[www.harvardpilgrim.org/gic](http://www.harvardpilgrim.org/gic)

## HEALTH NEW ENGLAND

### Plan Overview

Health New England is an HMO that requires members to select a Primary Care Physician (PCP) to manage their care; referrals to network specialists are not required. With an HMO, you receive care through the plan's network of doctors, hospitals, and other providers. There are no out-of-network benefits, with the exception of emergency care. Members pay lower office visit co-pays when they see Tier 1 or Tier 2 physicians. Contact the plan to see if your provider is in the network and how he/she is rated.

### Benefits Effective July 1, 2008

- **Pediatric Physician Office Visit**  
100% wellness office visit; 100% after \$15 per diagnostic visit
- **Primary Care Physician Office Visit**  
*Health New England tiers network Primary Care Physicians based on quality and cost efficiency standards.*
  - ★★★ Tier 1 (excellent): 100% after \$10 per visit
  - ★★ Tier 2 (good): 100% after \$15 per visit
  - ★ Tier 3 (standard): 100% after \$25 per visit
- **Specialist Physician Office Visit**  
*Health New England tiers the following specialists based on quality and cost efficiency standards: Cardiologists, Dermatologists, Endocrinologists, Gastroenterologists, Obstetricians/Gynecologists, Orthopedists, Otolaryngologists (ENTs), and Rheumatologists.*
  - ★★★ Tier 1 (excellent): 100% after \$15 per visit
  - ★★ Tier 2 (good): 100% after \$25 per visit
  - ★ Tier 3 (standard): 100% after \$35 per visit
- **Outpatient Mental Health and Substance Abuse Care:** 100% after \$15 per visit
- **Inpatient Hospital Care – Medical**  
*(maximum four co-pays per person per calendar year; waived if readmitted within 30 days in the same calendar year)*  
100% after \$250 per admission
- **Outpatient Surgery**  
100% after \$100 per occurrence  
*(maximum four co-pays annually per person)*
- **Emergency Room**  
100% after \$50 per visit *(waived if admitted)*

#### Prescription Drug Co-payments

| Retail up to 30-day supply: | Mail Order up to 90-day supply: |
|-----------------------------|---------------------------------|
| Tier 1: \$10                | Tier 1: \$20                    |
| Tier 2: \$20                | Tier 2: \$40                    |
| Tier 3: \$40                | Tier 3: \$120                   |

### Eligibility

Employees, Retirees, Retired Municipal Teachers (RMTs), Elderly Governmental Retirees (EGRs), Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.

### Service Area

Health New England is available in the following Massachusetts counties:

|           |           |
|-----------|-----------|
| Berkshire | Hampshire |
| Hampden   | Franklin  |

Health New England is *partially* available in the following Massachusetts county:

Worcester

*The plan may not be available in every city and town in this county. Contact the plan for details.*

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

#### Health New England

1.800.842.4464

www.hne.com



## NAVIGATOR BY TUFTS HEALTH PLAN

### Plan Overview

The Navigator Plan, administered by Tufts Health Plan, is a PPO plan that does not require members to select a Primary Care Physician (PCP). The plan offers you a choice of using network providers and paying a co-payment, or seeking care from an out-of-network provider for 80% coverage of reasonable and customary charges after you pay a deductible. Members pay lower office visit co-pays when they see Tier 1 and Tier 2 physicians. Contact the plan to see if your provider is in the network and how he/she is rated. Members pay a lower inpatient hospital co-pay when they use Tier 1 hospitals. Contact the plan to see which tier your hospital is in. The mental health benefits of this plan, administered by United Behavioral Health (UBH), offer you a choice of using network providers and paying a co-payment, or seeking care from out-of-network providers at higher out-of-pocket costs.

### In-Network Benefits Effective July 1, 2008

- **Primary Care Physician Office Visit**  
(Internal medicine, family practice and pediatrics)  
100% after \$15 per visit
- **Specialist Physician Office Visit**  
*Tufts Health Plan tiers the following Massachusetts specialists based on quality and cost efficiency standards: Cardiologists, Dermatologists, Endocrinologists, Gastroenterologists, General Surgeons, Neurologists, Obstetrician/Gynecologists, Ophthalmologists, Orthopedic Specialists, Otolaryngologists (ENTs), and Rheumatologists.*
  - ★★★ Tier 1 (excellent): 100% after \$15 per visit
  - ★★ Tier 2 (good): 100% after \$25 per visit
  - ★ Tier 3 (standard): 100% after \$35 per visit
- **Out-of-State Specialist Office Visit**  
100% after \$25 per visit
- **Outpatient Mental Health and Substance Abuse Care** (contact UBH for other mental health and substance abuse benefit details)  
100% after \$15 per visit  
*UBH also offers EAP services.*
- **Inpatient Hospital Care – Medical**  
(maximum four co-pays per person per calendar year; waived if readmitted within 30 days in the same calendar year)  
*Tufts Health Plan tiers its hospitals for adult medical/surgical services, obstetrics (OB), and pediatrics based on quality and cost efficiency.*
  - Tier 1: 100% after \$200 per admission
  - Tier 2: 100% after \$400 per admission
- **Outpatient Surgery**  
100% after \$100 per occurrence (maximum four co-pays per person per calendar year)
- **Emergency Room**  
100% after \$50 per visit (waived if admitted)

#### Prescription Drug Co-payments

| Retail up to 30-day supply: | Mail Order up to 90-day supply: |
|-----------------------------|---------------------------------|
| Tier 1: \$10                | Tier 1: \$20                    |
| Tier 2: \$20                | Tier 2: \$40                    |
| Tier 3: \$40                | Tier 3: \$90                    |

### Eligibility

Employees, Retirees, Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.



### Service Area

Navigator by Tufts Health Plan is available in the following Massachusetts counties:

|            |           |
|------------|-----------|
| Barnstable | Hampshire |
| Berkshire  | Middlesex |
| Bristol    | Norfolk   |
| Essex      | Plymouth  |
| Franklin   | Suffolk   |
| Hampden    | Worcester |

The plan is also available in the following other states:

|               |              |
|---------------|--------------|
| Connecticut   | Rhode Island |
| New Hampshire | Vermont      |
| New York      |              |

*Coverage may not be available in every city and town in these states; contact the plan for more specific coverage information.*

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

- **Medical Benefits:**  
**Tufts Health Plan**  
1.800.870.9488  
[www.tuftshealthplan.com/gic](http://www.tuftshealthplan.com/gic)
- **Mental Health, Substance Abuse and EAP Benefits:**  
**United Behavioral Health**  
1.888.610.9039  
[www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: 10910)

## NHP CARE (*Neighborhood Health Plan*)

### Plan Overview

NHP Care, administered by Neighborhood Health Plan, is an HMO that requires members to select a Primary Care Physician (PCP) to manage their care. With an HMO, you receive care through the plan's network of doctors, hospitals, and other providers. There are no out-of-network benefits, with the exception of emergency care. Members pay lower office visit co-pays when they see Tier 1 and Tier 2 physicians. Contact the plan to see if your provider is in the network and how he/she is rated.

### Benefits Effective July 1, 2008

#### ■ Primary Care Physician Office Visit

*Neighborhood Health Plan tiers network Primary Care Physicians based on quality and cost efficiency standards.*

- ★★★ Tier 1 (excellent): 100% after \$10 per visit
- ★★ Tier 2 (good): 100% after \$20 per visit
- ★ Tier 3 (standard): 100% after \$25 per visit

#### ■ Specialist Physician Office Visit

*Neighborhood Health Plan tiers the following specialists based on quality and cost efficiency standards: Cardiologists, Endocrinologists, Gastroenterologists, and Obstetrician/Gynecologists.*

- ★★★ Tier 1 (excellent): 100% after \$15 per visit
- ★★ Tier 2 (good): 100% after \$25 per visit
- ★ Tier 3 (standard): 100% after \$35 per visit

#### ■ Outpatient Mental Health and Substance Abuse Care

100% after \$10 per visit

#### ■ Inpatient Hospital Care – Medical

*(maximum four co-pays per person per calendar year; waived if readmitted within 30 days in the same calendar year)*

100% after \$250 per admission

#### ■ Outpatient Surgery

100% after \$100 per occurrence  
*(maximum four co-pays annually per person)*

#### ■ Emergency Room

100% after \$75 per visit *(waived if admitted)*

#### Prescription Drug Co-payments

##### Retail up to 30-day supply:

Tier 1: \$10  
 Tier 2: \$25  
 Tier 3: \$45

##### Mail Order up to 90-day supply:

Tier 1: \$20  
 Tier 2: \$50  
 Tier 3: \$135

### Eligibility

Employees, Retirees, Retired Municipal Teachers (RMTs), Elderly Governmental Retirees (EGRs), Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.

### Service Area

NHP Care is available in the following Massachusetts counties:

|           |           |
|-----------|-----------|
| Bristol   | Norfolk   |
| Essex     | Suffolk   |
| Hampden   | Worcester |
| Middlesex |           |

NHP Care is *partially* available in the following Massachusetts county:

Plymouth

*The plan may not be available in every city and town in this county. Contact the plan for details.*

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

#### NHP Care (*Neighborhood Health Plan*)

1.800.462.5449

[www.nhp.org](http://www.nhp.org)



## UNICARE STATE INDEMNITY PLAN/BASIC

### Plan Overview

The UniCare State Indemnity Plan/Basic offers access to any licensed doctor or hospital throughout the United States and outside of the country. Your co-pays are determined by your choice of physician. Massachusetts members pay lower office visit co-pays when they see Tier 1 or Tier 2 physicians. Contact the plan to see how your physician is rated. The plan determines “allowed amounts” for out-of-state providers; you may be responsible for a portion of the total charge. To avoid these additional provider charges, if you use non-Massachusetts doctors or hospitals, contact the plan to find out which doctors and hospitals in your area participate in UniCare’s national network of providers. The mental health benefits of this plan, administered by United Behavioral Health (UBH), offer you a choice of using network providers and paying a co-payment, or seeking care from out-of-network providers at higher out-of-pocket costs.

### Benefits with CIC (Comprehensive) Effective July 1, 2008

*Without CIC, deductibles are higher and coverage is only 80% for some services. Contact the plan for details.*

*UniCare tiers Massachusetts physicians based on quality and cost efficiency standards.*

- **Primary Care Physician Office Visit**
  - ★★★ Tier 1 (excellent): 100% after \$10 per visit
  - ★★ Tier 2 (good): 100% after \$20 per visit
  - ★ Tier 3 (standard): 100% after \$25 per visit
- **Specialist Office Visit**
  - ★★★ Tier 1 (excellent): 100% after \$10 per visit
  - ★★ Tier 2 (good): 100% after \$20 per visit
  - ★ Tier 3 (standard): 100% after \$30 per visit
- **Out-of-State Primary Care Physician and Specialist Office Visit**  
100% after \$20 per visit
- **Network Outpatient Mental Health and Substance Abuse Care** (contact UBH for other mental health and substance abuse benefit details): 100% after \$15 per visit  
*UBH also offers EAP services.*
- **Inpatient Hospital Care – Medical**  
(maximum one deductible per person per calendar year quarter; waived if readmitted within 30 days in the same calendar year)  
100% after \$200 deductible
- **Outpatient Surgery:** 100% after \$100 deductible (maximum one deductible per person per calendar year quarter)
- **Emergency Room**  
100% after \$50 per visit (waived if admitted)

### Prescription Drug Co-payments

| Retail up to<br>30-day supply:                      | Mail Order up to<br>90-day supply: |
|---|------------------------------------|
| Tier 1: \$7   | Tier 1: \$14                       |
| Tier 2: \$20  | Tier 2: \$40                       |
| Tier 3: \$40  | Tier 3: \$90                       |
| Value Tier: \$2                                     | Value Tier: \$4                    |
| Specialty drug mail order up to 30-day supply: \$10 |                                    |

### Eligibility

Employees, Retirees, GIC Retired Municipal Teachers (RMTs), Elderly Governmental Retirees (EGRs), Survivors, and their eligible dependents without Medicare are eligible, regardless of where they live.

### Service Area

The UniCare State Indemnity Plan/Basic is the only Non-Medicare plan offered by the GIC that is available throughout the United States and outside of the country.

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

- **Medical Benefits:**  
**UniCare**  
1.800.442.9300  
www.unicare-cip.com
- **Mental Health, Substance Abuse and EAP Benefits:**  
**United Behavioral Health**  
1.888.610.9039  
www.liveandworkwell.com (access code: 10910)
- **Prescription Drug Benefits:**  
**Express Scripts**  
1.877.828.9744  
www.express-scripts.com

## UNICARE STATE INDEMNITY PLAN/COMMUNITY CHOICE

### Plan Overview

The UniCare State Indemnity Plan/Community Choice is a PPO-type plan that does not require members to select a Primary Care Physician (PCP). The plan offers access to all Massachusetts physicians. Members receive greater benefits when they see Tier 1 or Tier 2 physicians. Contact the plan to see how your physician is rated.

Hospital care co-pays and deductibles are determined by the type of treatment. For routine procedures, members receive the highest benefit when choosing one of the plan's hospitals, most of which are community hospitals. For certain complex procedures, additional hospitals are available at the highest benefit. Otherwise, members pay a higher hospital deductible when they seek care from a hospital that is not in the plan. Contact the plan to see if the hospitals you are likely to use are Community Choice hospitals. The mental health benefits of this plan, administered by United Behavioral Health (UBH), offer you a choice of using network providers and paying a co-payment, or seeking care from out-of-network providers at higher out-of-pocket costs.



### In-Network Benefits Effective July 1, 2008

*UniCare tiers Massachusetts physicians based on quality and cost efficiency standards.*

- **Primary Care Physician Office Visit**
  - ★★★ Tier 1 (excellent): 100% after \$10 per visit
  - ★★ Tier 2 (good): 100% after \$20 per visit
  - ★ Tier 3 (standard): 100% after \$25 per visit

- **Specialist Office Visit**
  - ★★★ Tier 1 (excellent): 100% after \$15 per visit
  - ★★ Tier 2 (good): 100% after \$20 per visit
  - ★ Tier 3 (standard): 100% after \$35 per visit

- **Outpatient Mental Health and Substance Abuse Care** *(contact UBH for other mental health and substance abuse benefit details)*  
100% after \$15 per visit

*UBH also offers EAP services.*

- **Inpatient Hospital Care – Medical**  
*(maximum one deductible per person per calendar year quarter; waived if readmitted within 30 days in the same calendar year)*  
100% after \$200 deductible

- **Outpatient Surgery**  
100% after \$100 deductible *(maximum one deductible per person per calendar year quarter)*

- **Emergency Room**  
100% after \$50 per visit *(waived if admitted)*

### Prescription Drug Co-payments

#### Retail up to 30-day supply:

Tier 1: \$7  
Tier 2: \$20  
Tier 3: \$40  
Value Tier: \$2  
Specialty drug mail order up to 30-day supply: \$10

#### Mail Order up to 90-day supply:

Tier 1: \$14  
Tier 2: \$40  
Tier 3: \$90  
Value Tier: \$4

### Eligibility

Employees, Retirees, Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.

### Service Area

The UniCare State Indemnity Plan/Community Choice is available in the following Massachusetts counties:

|            |           |
|------------|-----------|
| Barnstable | Hampshire |
| Berkshire  | Middlesex |
| Bristol    | Norfolk   |
| Dukes      | Plymouth  |
| Essex      | Suffolk   |
| Franklin   | Worcester |
| Hampden    |           |

### Monthly Rates as of July 1, 2008

*See pages 12 and 14.*

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

- **Medical Benefits:**  
**UniCare**

1.800.442.9300  
www.unicare-cip.com

- **Mental Health, Substance Abuse and EAP Benefits:**  
**United Behavioral Health**  
1.888.610.9039  
www.liveandworkwell.com (access code: 10910)

- **Prescription Drug Benefits:**  
**Express Scripts**  
1.877.828.9744  
www.express-scripts.com

## UNICARE STATE INDEMNITY PLAN/PLUS

### Plan Overview

The UniCare State Indemnity Plan/PLUS is a PPO-type plan that does not require members to select a Primary Care Physician (PCP). The plan offers you a choice of using network providers and paying a co-payment, or seeking care from an out-of-network provider for 80% coverage of reasonable and customary charges after you pay a deductible. Members pay lower office visit co-pays when they see Tier 1 and Tier 2 physicians. Contact the plan to see if your provider is in the network and how he/she is rated. Members pay a lower inpatient hospital deductible when they use Tier 1 hospitals. Contact the plan to see which tier your hospital is in. The mental health benefits of this plan, administered by United Behavioral Health (UBH), offer you a choice of using network providers and paying a co-payment, or seeking care from out-of-network providers at higher out-of-pocket costs.

### In-Network Benefits Effective July 1, 2008

*UniCare tiers Massachusetts physicians based on quality and cost efficiency standards.*

- **Primary Care Physician Office Visit**
  - ★★★ Tier 1 (excellent): 100% after \$10 per visit
  - ★★ Tier 2 (good): 100% after \$20 per visit
  - ★ Tier 3 (standard): 100% after \$25 per visit
- **Specialist Office Visit**
  - ★★★ Tier 1 (excellent): 100% after \$15 per visit
  - ★★ Tier 2 (good): 100% after \$20 per visit
  - ★ Tier 3 (standard): 100% after \$35 per visit
- **Out-of-State Primary Care Physician and Specialist Office Visit**  
100% after \$20 per visit
- **Outpatient Mental Health and Substance Abuse Care** *(contact UBH for other mental health and substance abuse benefit details)*  
100% after \$15 per visit  
*UBH also offers EAP services.*
- **Inpatient Hospital Care – Medical**  
*(maximum one deductible per person per calendar year quarter; waived if readmitted within 30 days in the same calendar year)*  
Tier 1: 100% after \$250 deductible  
Tier 2: 100% after \$400 deductible
- **Outpatient Surgery**  
100% after \$100 deductible  
*(maximum one deductible per person per calendar year quarter)*
- **Emergency Room**  
100% after \$50 per visit *(waived if admitted)*

### Prescription Drug Co-payments

| Retail up to 30-day supply:              | Mail Order up to 90-day supply: |
|--|---------------------------------|
| Tier 1: \$7                              | Tier 1: \$14                    |
| Tier 2: \$20                             | Tier 2: \$40                    |
| Tier 3: \$40                             | Tier 3: \$90                    |
| Value Tier: \$2                          | Value Tier: \$4                 |
| Specialty drug up to 30-day supply: \$10 |                                 |

### Eligibility

Employees, Retirees, Survivors, and their eligible dependents without Medicare are eligible. Members must live in the plan's service area.

### Service Area

The UniCare State Indemnity Plan/PLUS is available in the following Massachusetts counties:

|            |           |
|------------|-----------|
| Barnstable | Hampshire |
| Berkshire  | Middlesex |
| Bristol    | Norfolk   |
| Essex      | Plymouth  |
| Franklin   | Suffolk   |
| Hampden    | Worcester |

The plan is also available in the following other states:

|             |               |
|-------------|---------------|
| Connecticut | New Hampshire |
| Maine       | Rhode Island  |

*Coverage may not be available in every city and town in these states; contact the plan for more specific coverage information.*

### Monthly Rates as of July 1, 2008

See pages 12 and 14.

### Plan Contact Information

Contact the plan for additional information on participating providers and benefits.

#### ■ Medical Benefits:

##### UniCare

1.800.442.9300

[www.unicare-cip.com](http://www.unicare-cip.com)

#### ■ Mental Health, Substance Abuse and EAP Benefits:

##### United Behavioral Health

1.888.610.9039

[www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: 10910)

#### ■ Prescription Drug Benefits:

##### Express Scripts

1.877.828.9744

[www.express-scripts.com](http://www.express-scripts.com)

